

# Ruling saves coverage for Ohioans

By **Randy Tucker**  
Staff Writer

Karen Campbell breathed a sigh of relief Thursday after the Supreme Court ruled to maintain financial aid for her and tens of thousands of other Ohioans who rely on federal tax credits to help pay for health plans under the Affordable Care Act.

"Having health insurance has been a Godsend for me, and I did not want not to have insurance," said the 63-year-old Centerville resident. "What if I have a heart attack? What if I come down with cancer? That's what's frightening about not having insurance."

Campbell signed up for subsidized coverage last year through Ohio's health insur-

ance marketplace after she was laid off from her job at the public library in Waynesville during the last recession. Her subsidy, offered only through the insurance exchange, lowered her monthly premium for a gold-level health plan to \$322 from \$850 without a subsidy.

The question before the high court was whether her subsidy should be withdrawn because it was not provided through an exchange "established by the state," as the law was written.

A decision against subsidies in 37 states, including Ohio, with federally run marketplaces would have affected more than 6 million Americans, including more than 161,000 Ohioans, according to figures

from the U.S. Department of Health and Human Services.

For Campbell, a ruling in favor of the plaintiffs would have effectively raised her monthly insurance premium by more than \$500.

"I couldn't afford that," said Campbell, who lives on limited income from a retirement account. "I would have been forced to try to find cheaper insurance on my own or go back to paying out of pocket."

Campbell said she couldn't find affordable insurance before the advent of the ACA because insurers were allowed to deny coverage or charge exorbitant rates to people like her with pre-existing medical conditions before the health care law was passed in 2010.

"I'm a diabetic, and I've had some other health issues that mean I have to see a doctor," Campbell said. "Before I signed

up for insurance (through the marketplace), I was basically paying out of pocket for my medical care, which was extremely expensive.

"I never understood the opposition to the health care law," she said. "This program is working and providing health insurance for millions of people, so I don't understand why the Supreme Court would rule against it. I would have been very disappointed if they had."

A ruling invalidating subsidies would not only have caused massive disruption for consumers but also for marketplace insurers, including Dayton-based CareSource and Premier Health, which both sell health plans on Ohio's exchange.

Experts warned that eliminating subsidies could lead to a so-called "death spiral" in which many healthy people drop coverage because it's too expensive, leaving a risk pool that is smaller and sicker than before, forcing insurers to raise premiums to cover higher costs and pushing even

more people out of the insurance exchanges.

"We applaud the United States Supreme Court for ensuring that the subsidies will continue," said Steve Ringel, president of the CareSource Ohio market. "Obviously, with 80 percent of our population in Ohio receiving subsidies, this is a very important decision.

"Had it not gone this way, I truly believe the leaders throughout our country would have found a solution that would have been meaningful and would have continued coverage for 6 million-plus people in America that rely on this," he said.

Premier officials also lauded the court's decision.

"Premier Health actively supported passage of the Affordable Care Act that has enabled us to better serve our community through expanded access to health care with more affordable choices," said President and CEO Jim Pancoast. "Our mission is to build healthier communities, and we believe

that the Affordable Care Act is a key ingredient in positively impacting the health of those we serve."

Still, many conservative groups lamented Thursday's ruling as setting a terrible precedent.

"The Supreme Court decision today is disappointing because the Court rewrote the law to say what it does not," said Robert Alt, president and CEO of The Buckeye Institute. "The problems of the Affordable Care Act remain, which include increased costs for Ohioans due to excessive regulation as well as the expansion of Medicaid. These burdens will continue to strain Ohio's finances and those of its families and businesses."

Contenders for the Republican presidential nomination in 2016 reacted in much the same manner and vowed to continue to fight to repeal the law.

But at least one local political expert believes the presidential candidates dodged a bullet and are just as relieved by the court decision as many

consumers.

"Critics of Obamacare get to have their cake and eat it, too," said Patrick Haney, professor and chair of the political science department at Miami University. "It would have been worse for them to have the subsidies struck down and

have a whole bunch of people without insurance. This way, people will continue to have the subsidies and keep their insurance, and they get to continue to complain about it."